

# RENTS FOR REGENT PARK

A rent-scale system for  
a public housing project

*A study of the Toronto Metropolitan  
Housing Research Project*

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## SPONSOR'S NOTE

The Civic Advisory Council of Toronto is pleased to publish this study by Mr. Humphrey Carver and Mrs. Alison Hopwood, because this Council believes that the study merits much wider circulation than was originally contemplated. It was prepared on the suggestion of the Housing Committee of the Civic Advisory Council and of members of the Toronto Housing Authority to deal with a concrete and pressing problem, that of formulating rental policies for the Regent Park Housing Project of the City of Toronto. The ingenious recommendations of the report have now been adopted by the Housing Authority, to which the study was submitted on its completion in January, 1948.

This report, in the estimation of the Civic Advisory Council, is another valuable product of the Toronto Metropolitan Housing Research Project of the School of Social Work, University of Toronto, which was originally initiated by the Council in 1946.

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## FOREWORD

This is one of a number of studies under the Toronto Metropolitan Housing Research Project of the School of Social Work, University of Toronto. The project was begun in 1946 at the request of the Toronto Reconstruction Council (now the Civic Advisory Council of Toronto) and has been financed by grants from the City of Toronto, the Ontario Department of Planning and Development, and the Central Mortgage and Housing Corporation (Dominion).

The project was designed to investigate current problems of housing in the Toronto area, so as to provide data essential to the formulation of housing policies. In this case the director of the project, Mr. Humphrey Carver, and his assistant, Mrs. Alison Hopwood, have worked out, as a result of their investigations, definite proposals for rental policies in Toronto's first public housing undertaking.

This undertaking consists of the construction of 1,056 low-rental housing units. The federal and provincial governments are sharing in the capital costs; the federal government contributing 50% of the costs of acquisition and clearing of sites, up to a fixed amount, and the provincial government contributing, on an experimental basis, \$1,000 per unit for the first 56 units. The rents are entirely subsidized by the citizens of Toronto. Although the federal government operates 35,000 rental units in Canada, Regent Park is the first large project of this type in a Canadian city and is unusual in that the rents are subsidized by the municipality without any form of assistance from higher levels of government. The citizens and City Council of Toronto may well be proud of this constructive attempt to find a solution to the long-term problem of housing.

The authors are, of course, responsible for the findings and proposals of the report. It is hoped that these findings, which have already assisted the Toronto Housing Authority, will also be of value to other communities.

HARRY M. CASSIDY,  
Director, School of Social Work,  
University of Toronto.

November 20, 1948.

## Summary of Findings

The purpose of this study was to suggest a system of rents that could be used in the Regent Park Housing Project now being built by the Toronto Housing Authority. The study offers a brief account of the circumstances and policies under which the project has been undertaken, it gives some account of rent systems that have been used in public housing projects in Great Britain, Australia and the United States, and it concludes with a proposal for a rent scale that could be used in Toronto.

Though the proposals made here are intended to apply particularly to the Regent Park project it is thought that the principles involved might ultimately be applied in public housing projects that might be undertaken elsewhere in Canada. These principles are consistent with well-tried practices in other countries but the rent-scale here proposed contains certain unique features which, it is believed, would make it pre-eminently fair without being too complicated.

The rent scale, which is explained in detail in Chapter VII of this study, has been determined in the following manner:

- I. Rents are based on the financial capacity of families. Families with more income pay more rent and, amongst families of the same income, those with more dependents pay a little less rent.
- II. For each family size, rents are graduated from a certain income level at which the rent is exactly 20 per cent of a family's income. Families with lower incomes pay a progressively smaller proportion of income and families with higher income pay a progressively larger proportion of their income.
- III. The monthly incomes at which families pay exactly 20 per cent of income for rent are:

	Income	Rent
For a family of 2 persons.....	\$100	\$20
3 persons.....	\$125	\$25
4 persons.....	\$150	\$30
5 persons.....	\$175	\$35
6 persons.....	\$200	\$40
7 persons.....	\$250	\$45

IV. From these datum levels the rent scale is calculated as follows:

For families with incomes above these levels:

- (a) \$1 is added for each additional \$5 of income;
- (b) \$1 is added for each additional \$25 of income.

For families with incomes below these levels:

- (a) \$1 is subtracted for each \$5 decrease of income;
- (b) \$1 is subtracted for each \$25 decrease of income.

For example, the rents for a 4-person family would be as follows:

Family Income Monthly	Rent Monthly	Percent of Income
\$200 .....	\$42	21.0%
\$175 .....	\$36	20.5%
\$150 .....	\$30	20.0%
\$125 .....	\$24	19.0%
\$100 .....	\$18	18.0%

Information concerning the incomes and family sizes of those now resident on the site of the Regent Park project indicates that the application of the proposed rent-scale would render an average rent of \$28.67.

# The Regent Park Housing Project

### THE NEED FOR LOW-RENTAL HOUSING

In undertaking the Regent Park Housing Project the City of Toronto is the first Canadian municipality to embark upon the task of clearing a slum area and building low-rental housing on the site. The procedures involved are new to this country and each step that is taken presents a problem for which there is no Canadian precedent. As each phase of this undertaking is approached it becomes necessary to examine the basic principles which should determine policy. This study deals specifically with the principles involved in establishing a system of rents that would be appropriate to a housing project of this kind.

It is generally recognized that few, if any, of those who live on the Regent Part site could themselves afford the costs of new housing and yet it is intended that rents should be set at a level which would enable them to live in the new project. In order that they may do so, how much subsidy will be required? How is the rent-paying capacity of each family to be measured? If there is to be a system of rents which is not determined by the actual costs of construction and operation, it is necessary that such a system should be consistent, just, manageable and should lead to a fulfillment of the purposes for which the Regent Park Housing Project has been initiated.

The suitability of any rental system must be judged in its relationship with the declared purposes of the undertaking. It may be well, therefore, to recapitulate briefly the circumstances out of which the Regent Park Housing Project has arisen, in order to show that those who have advocated such a project have had the consistent intention of making it available to families who live in that area.

The public still recollects that as long ago as 1934 the unhealthy housing conditions in certain parts of the city were exposed by the research group which produced "The Bruce Report." Particularly bad conditions were found to exist in what was known as the Moss Park District between Queen Street and Gerrard Street, on both sides of Parliament Street. The attention drawn to this area caused a number of dwellings to be demolished and some to be "rehabilitated" through the instrumentality of city by-laws. The unfavourable opinions attached to this area may perhaps have accelerated its deterioration.

In 1943 the City Planning Board (as established in June, 1942) made an appraisal of the residential areas of the city and on its Master Plan indicated the general location of the older residential areas which it believed to be in need of replanning and reconstruction. Of these blighted



areas the district bounded by Parliament, Carlton, River and Queen Streets was selected for detailed study. In the middle part of this whole area, between Gerrard and Dundas, the Planning Board found that "the general plan of streets and the physical condition of the existing houses suggested the necessity for a drastic revision of the plan before new buildings could be undertaken." The Planning Board designated this area as suitable for a Public Housing site and presented the following analysis of the situation:

"With respect to this specific area which has an area of 41.2 acres including internal streets, the total population is 3,717 which is a density of 90.2 per acre. The population is made up of 785 householders or family units, which occupy 708 dwelling units of which 640 are individual single family houses, the shortage of dwelling units being 77.

"In 1940, 79 per cent of these families earned from \$1,000-\$1,749 per year and 21 per cent less than \$1,000 per year. From this it was observed that the average of annual earnings for this area was somewhat higher than for families living in the area lying west of Parliament Street. Nevertheless, of the 785 families, 676 were tenants paying rents within the following ranges:

3 per cent	paid a monthly rent of from \$ 1.00 to \$ 9.00
12 per cent	paid a monthly rent of from 10.00 to 14.00
33 per cent	paid a monthly rent of from 15.00 to 19.00
29 per cent	paid a monthly rent of from 20.00 to 24.00
17 per cent	paid a monthly rent of from 25.00 to 29.00
3 per cent	paid a monthly rent of from 30.00 to 34.00
3 per cent	paid a monthly rent of from 35.00 to 39.00

These figures show that 94 per cent of the tenant population of the area paid less than \$30.00 rent per month, and 77 per cent paid less than \$25.00.

"Since by far the majority of the present population are tenants rather than owners, it has been believed proper that reconstruction should be in the form of houses built solely for rent, at not more than \$25.00 per month, the present average rental being \$21.00 per month.

"At existing land values and construction costs it is doubtful if private enterprise can provide suitable housing to rent at that figure, and, therefore, some form of subsidized public housing is indicated. The Board therefore recommends this area as one suited for any public housing programme which may be undertaken."

The selection of the Regent Park (North) area as a public housing site was endorsed by the Toronto Housing Board and the City Council and during 1944 the City Planning Board accordingly proceeded to

prepare general site-plans for a housing project. These more detailed studies were published in the 1944 Annual Report of the Toronto City Planning Board.

## THE METHOD OF UNDERTAKING THE PROJECT

In 1946 the limited dividend housing corporation known as Housing Enterprises Limited was established to operate a nation-wide rental housing programme under the terms of the National Housing Act, 1944. A search was made for sites on which H.E.L. could build in the Toronto area. In view of the lack of any open building land in the city it was suggested that H.E.L. might be able to develop the Regent Park site; it was pointed out that the National Housing Act had designated a limited dividend housing corporation as the type of agency appropriate to build rental housing on slum-clearance areas (National Housing Act, 1944, Section 12 (2) (b)). In support of its policy the Federal Government undertook to make a grant in aid of land acquisition for this project if an equal sum were contributed by the municipality, or jointly by the municipality and the government of the Province. It was estimated that the cost of acquisition would be about \$1,500,000. Housing Enterprises Limited prepared preliminary plans and on June 17th, 1946, made a report to the Mayor. It was calculated that rents could be set as follows:

For units of row housing (unheated)	2 bedrooms	\$34.00
	3 bedrooms	\$38.00
For apartment units (heated)	1 bedroom	\$35.00
	2 bedrooms	\$43.00
	3 bedrooms	\$50.00

When these rent levels were compared with available information about the incomes of families in the Regent Park area it became evident that an agency such as Housing Enterprises Limited would not be able to carry out a re-housing scheme without a considerable subsidy. (In 1943 the City Planning Board's study had shown that only 3 per cent of the families in the area paid rents of more than \$35 a month.) Negotiations had reached this stage as the civic elections of New Year's Day, 1947, approached. It was decided to submit the following question to the taxpayer members of the electorate.

"Are you in favour of the city undertaking as a low cost or moderate cost rental housing project, with possible Government assistance, the clearance, replanning, rehabilitation and modernizing of the area bounded by Parliament, River, Gerrard and Dundas Streets, to be known as the Regent Park (North) plan, at an estimated cost of \$5,900,000?"

Of those who voted on this question 62.5 per cent were in favour of the project and the municipality of Toronto was thus committed to carrying out a large slum-clearance project which would inevitably require very substantial rental subsidies. In public discussion of the question it had been said that the average monthly rental would probably have to be about \$25. From this it may have been concluded that there would have to be an average monthly subsidy of about \$20 per dwelling unit.

It is clear that in the first proposals contained in the Bruce Report, in the subsequent recommendations of the Planning Board and in the final creation of the Toronto Housing Authority it has been the consistent intention to provide a means by which families living in this sub-standard area would be able to occupy new housing on the site. In order that they may do so, it is necessary to establish a rental system in which the amount paid by tenants will bear some appropriate relationship to their incomes.

Since there has been in Canada no previous experience in the operation of subsidized housing it will undoubtedly be valuable to review the methods used in those countries which have already had many years of practical experience in undertakings of this kind. The rental systems used in Great Britain, the United States and Australia offer the most useful evidence since the economic conditions and social traditions of those countries are sufficiently like those of Canada to permit the application of similar principles and methods.

## Rental Systems in Great Britain

### HISTORICAL BACKGROUND

The rental systems employed by public housing authorities in Great Britain have developed out of a long historical process. This has given rise to considerable diversity of method. In order to appreciate the reasons for this lack of uniformity the history of British housing must be briefly reviewed.

Early in the nineteenth century a number of philanthropic societies were formed to provide more "sanitary" dwellings than those slum areas in which the early industrial workers were housed. These societies and limited-dividend housing trusts built blocks of tenements and rows of cottages which marked the first attempt to establish minimum standards of human habitation. These standards, which came to be incorporated into municipal by-laws, proved to be regrettably low although the rents were higher than the slum-dweller could afford. Viewing the work of the housing trusts in the 1880's Charles Booth observed: "Good accommodation if supplied on ordinary business principles is too dear for those on or below the 'line of poverty' and even the dwellings of the Peabody trustees, where the gross rental is but five per cent on the capital invested, serve for the most part to accommodate those who are fairly well off."<sup>1</sup> Early in the development of its industrial cities England acquired plenty of evidence that the lowest-paid workers could not pay for modern housing and that this was a characteristic which must beset any urban society.

At the end of the first World War the national government began to pay housing subsidies to the municipalities. Under a sequence of Housing Acts introduced by successive Labour and Conservative Governments, a national policy has gradually been formulated. At first a uniform subsidy was paid for each house. Increasing amounts of subsidy were granted under successive Housing Acts. In 1923 £6 annually for 20 years was paid for each house built under the Act, this sum being raised to £9 for 40 years under the 1924 Act. In 1930 the basis of subsidy was changed and, to insure that public housing was used for the purpose of moving people out of slum areas, a subsidy of £2.5s was paid annually for each person re-housed.

At first the subsidy was a uniform sum attached to a specific house but subsequently the need to adjust rents to family income introduced a new principle. By an agreement made in 1935 a local housing authority

<sup>1</sup>Charles Booth. *The Labour and Life of the People of London*. Vol. II, p. 239.

is permitted to consolidate all the subsidies it receives from the national government. By this means the rent charged for any individual dwelling can be determined without reference to the particular subsidy granted by the Act under which each particular house had been built. It is only required that the total rent revenue plus the total subsidy should balance the total expenditure incurred by each municipality.

A new Housing Act (1946) now provides for each house built an annual subsidy of £16 10s. from the national treasury and £5 10s. from the local authority, each to be paid annually for 60 years. The following example shows how these subsidies are deducted from the economic rent of a dwelling in order to provide the reduced rent chargeable to the tenant.

TABLE A  
CALCULATION OF RENTAL FOR A 3-ROOM HOUSE  
CITY OF BIRMINGHAM, ENGLAND  
(Pounds converted to dollars at \$4.00)

Estimated all-in cost of Land and Building.....	\$4,724.00	
<i>Annual Costs:</i>		
Loan Charges 2½ per cent over 60 years.....	\$157.00	
Repairs and Maintenance.....	\$33.00	
Management.....	6.00	
Insurance.....	1.20	
Vacancies and Losses.....	2.80	43.00
		<hr/>
		\$200.00
<i>Deduct Subsidies.</i>		
Government Subsidy.....	\$66.00	
Local Subsidy.....	22.00	88.00
		<hr/>
Annual Net Rental.....		\$112.00
Monthly Net Rental.....		9.33
Add Taxes and Water Rates.....		5.80
<i>Inclusive Monthly Rental</i> .....		<hr/> \$15.13

## DIFFERENT RENTAL POLICIES

The numerous Acts passed since 1919 have left a somewhat confused heritage to the rent schemes of public housing in England. The regulations of the Ministry of Health (which administers the Housing Programme) are not detailed or stringent on rental policy. Each municipal authority has adapted its system in its own way to meet the succeeding demands of new legislation.

There are two principles on which the local authorities must base their rents. One is that they must take into consideration *the rents ordinarily payable by members of the working class in the locality.*<sup>1</sup>

The second principle is that *rent relief should be given only to those who need it and only for so long as they need it.*<sup>2</sup> How completely the

<sup>1</sup>The Housing Act (1936), Section 85.

<sup>2</sup>Ministry of Health Circular No. 1138.

economic circumstances of the tenant should be allowed for, and how closely the changes in his income should be followed, provide a fertile source of controversy. If a too minute examination is made, the inquiries are likely to be resented—and very properly so, say some writers on the subject. On the other hand “rough justice”, it is pointed out, covers a multitude of minor injustices. One official writes: “There must not be a means test . . . it is better to adopt some other method even if it is a rough-and-ready one.”<sup>3</sup> But another authoritative writer on the subject is exactly opposed: “A rough-and-ready system not only is likely to be unfair as between individual families, but it will fail in its purpose.”<sup>4</sup> It is difficult to reconcile these conflicting points of view; authorities have designed all kinds of schemes varying from the very simple to the very complex.

## RENTAL SYSTEMS OF MUNICIPALITIES

In England the terms used in describing different kinds of rent have acquired an exact meaning. They may be defined as follows:

*Commercial Rent*—the rent determined by the law of supply and demand.

*Economic Rent*—the rent required to meet all costs of operation, with neither profit nor loss.

*Subsidized Rent*—the rent charged to a tenant in public housing calculated on one of the two following principles:

*Standard Rent*—the fixed rent of a dwelling where the local housing authority has used its subsidies to reduce economic rents either equally for all dwellings or on some regular scheme in conformity with amenities, etc.

*Differential Rent*—the rent charged by a local housing authority where the determining factors are the income of the tenant or the number of children in the family, or both, adjustments usually being made by rebates from the standard rent.

Some specific examples of rental systems in use in England will illustrate their methods. The eleven cities mentioned here give a picture of the variety of ways in which the housing subsidy can be used to reduce rents. First there are three cities that use standard rents (London, Liverpool and Sheffield), then two that have abandoned the rebate system and returned to standard rents (Birmingham and Coventry), then one city (Manchester) which has a limited rebate system and finally five cities (Bristol, Croydon, Bolton, Cambridge and Leeds) which have a complete system of rebates from rents

<sup>3</sup>From a letter by M. K. Tabor in the *Quarterly Bulletin* (October, 1946) Society of Women Housing Managers.

<sup>4</sup>M. Bowley. *Housing and the State, 1919-1944*. London: Allen and Unwin, 1945. p. 219.

The standard rent system has characteristically been used by the cities with the largest public housing estates—London, Liverpool, Manchester and Sheffield, with Leeds as an outstanding exception. Birmingham and Coventry, also with very large public housing estates, have adopted the standard rent system since the war, having previously used differential rents based on income and family size. (Birmingham, with a population comparable in size with that of Greater Toronto, has 55,000 public housing units.) These large cities have been able to use standard rents because their large accumulated stock of public housing has contained dwellings of many different sizes and amenities at many different standard rents. It has consequently been possible to place families of different sizes and incomes in accommodation suitable to their needs without having to apply rebates. A city with a smaller quantity of public housing has to make rents more flexible and so tends to prefer a differential-rent system.

In the London County Council Housing Estates the variations in rent are accounted for by differences in district, sizes of rooms, and special and general amenities. For instance, one estate with a high level of rents has hot water laid on in each tenement, another was designed on particularly generous lines, while dwellings of a simple type are erected to let at low rents to the poorest class of persons displaced from slum areas.

The following table gives the lowest and highest rents for various types of accommodation in different housing estates showing the great range of rent levels available to families of various sizes and incomes.

TABLE B  
RENTS IN LONDON COUNTY COUNCIL HOUSING

ESTATES OF APARTMENT BLOCKS		
Number of Rooms	Lowest Inclusive Rent	Highest Inclusive Rent
2 .....	4s. 6d.	16s. 1d.
3 .....	6s. 7d.	21s. 0d.
4 .....	8s. 7d.	23s. 1d.
5 .....	13s. 5d.	25s. 10d.
COTTAGE ESTATES		
Number of Rooms	Lowest Inclusive Rent	Highest Inclusive Rent
2 .....	6s. 10d.	15s. 9d.
3 .....	8s. 8d.	21s. 6d.
4 (non Parlour) .....	10s. 4d.	24s. 2d.
4 (Parlour) .....	11s. 10d.	23s. 9d.
5 .....	13s. 6d.	29s. 5d.

There is some indication that with the full development of social security measures and a generally higher level of wages more cities will adopt the standard-rent system. Birmingham's decision to discontinue rent rebates was made in 1945 when Labour Party members assumed control of the City Council. "The argument put forward for this action," reports the General Manager of the City's housing estates, "being that with the introduction by the Government of Child allowances, increased pensions and the Public Assistance providing for families with insufficient incomes, it was considered undesirable to augment the spending power of the lower wage earner out of the Housing Revenue Account."<sup>1</sup>

The following table gives an outline of the differential system used before Birmingham adopted standard rents in 1945:

TABLE C  
RENTS IN PUBLIC HOUSING IN BIRMINGHAM, ENGLAND  
(Expressed in shillings and pence)

Weekly Income	Number of Persons in the Family			
	1 and 2	3	6	9 and 10
£1 .....	4/0	3/9	3/2	2/9
£2 .....	8/0	7/6	6/4	5/6
£4 .....	16/0	15/0	12/8	11/0
£10 .....	40/0	37/6	31/8	27/6

Manchester has an extremely limited rebate scheme, under which families may apply for a rebate only at the time they are rehoused. If the rent of the Council house in which a family is placed is higher than that of the dwelling from which they were moved and if the family income is shown to be deficient according to the "Atwater-Clark Scale", such a family is entitled to a rebate. (The Atwater-Clark Scale provides a method of calculating the minimum budgets for families of various sizes and incomes in a manner somewhat similar to the Toronto Welfare Council's cost of living standards.) A family is no longer entitled to a rebate if its income is found to be adequate during a period of 12 consecutive months. Families which do not need a rebate at the time of their initial tenancy, but whose income subsequently falls below the requirements of the Atwater-Clark Scale, are not entitled to obtain a rebate since it is held that the necessary support should there be derived from welfare funds rather than housing subsidy funds.

<sup>1</sup>Letter to us dated 3 June, 1946, from Wallace Smith, General Manager, City of Birmingham Housing Estates Department.



The rebate systems, in their fully developed form, show great diversity. Bristol and Croydon both use a basic formula which appears elsewhere in many slightly varying forms. The weekly rent charged is equal to one-fifth of the tenant's income, less sixpence for each dependent child, plus sixpence (or in some cases a shilling) for each child that is earning.

Many English housing authorities have considered it necessary to protect their tenants against having to pay rents which would endanger family health and have therefore incorporated into their rent system a minimum needs or subsistence budget standard. This system is used, for instance, in Bolton. Whenever family income falls short of the amount needed for a decent standard of living, a rent rebate is granted; this rebate equals one quarter of the difference between the family income and the minimum cost of living plus rent.

$$\text{Rebate} = \frac{\text{Minimum Living Cost} - \text{Rent} - \text{Family Income}}{4}$$

In the application of this formula the scale of weekly minimum living costs is as follows:

For 1 person.....	20 shillings
2 persons.....	26 shillings
3 persons.....	31 shillings
4 persons.....	36 shillings
5 persons.....	40 shillings
For each additional child.....	4 shillings

On this scale 5 shillings is deducted from family income for the first earning child and 2/6d. for each additional earning child. The maximum permitted weekly rebate is 3/6d. for flats, 1/9d. for bungalows and 3/0d. in a project containing flats.

Leeds has the most complete and elaborate system of differential rents, although it is one of the largest cities. It is frequently mentioned in British housing literature as the extreme example of a system that bases on rent on ability to pay. A standard rent is charged, but tenants are given considerable assistance in the way of rent relief. The income of all members of the family is considered, not just that of the tenant as is more common in England. The various classes of compulsory insurance are allowed for, and special arrangements are made for pensioners and public relief recipients. A complicated system of deductions from the standard rent for all these reasons reduces the rent to a figure that the family concerned can pay. The rent may go as low as 6d., which is the minimum rent. Necessary amounts of weekly income are fixed for families of different sizes and compositions, and at or below these figures, the minimum rent only is charged.

The variety of rental rebate systems may be summarized under five headings as follows:<sup>1</sup>

(1) *Fixed Scales of Rent Based on Income and Family Size*

Under such a scheme, in its simplest form, rent is directly related with family income rather than a rebate being deducted from the standard rent of the dwelling.

(2) *Standard or Maximum Rents from Which Rebates Deducted*

For instance, in Stoke-on-Trent the standard rent is charged only when family income exceeds £3; for a family earning between £2.10s. and £3 there is a rebate of 1s. per child after the second child, while a family with income between £2 and £2.10s. rebate can be claimed on the first three children and 2s. for each additional child.

(3) *Rents Based on Cost of Living Standard*

This system is based on the assumption that a family of low income should only be required to pay as rent what remains after paying for a subsistence level of living. Since such a calculation might show that a family had a nil capacity to pay rent, in practice a nominal rent is set.

(4) *Rent Based on Income Per Person*

This method is infrequently used but is applied in Oldham. From the total family income standard deductions are made for rent, fuel, etc., the balance being divided by the number of people in the family. Where this figure is 12s. or over, no rebate is granted; 3d. rebate is allowed for each 6d. by which the income per person falls short of 12s.

(5) *Rebates on Account of Children*

Welwyn Garden City grants a rent rebate of 6d. per child and Guildford grants a rebate of 1s. per child.

It may be said that the variations amongst the rent systems used by English municipalities may be accounted for, to some extent, by the variations in the composition of the population in those cities and the variations in prevailing wage rates. Most of the systems have been changed over the years and each city has had the opportunity to test its rent scale empirically and to adjust it to local conditions. Differences in circumstances of time and place may call for differences of method. What is suitable for a big city with extensive public housing estates may be quite unsuitable for a small city or for a single project.

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<sup>1</sup>This summary is based on an article in *The Quarterly Bulletin* of the Society of Women Housing Managers. Vol. 11, No. 7, October, 1947.

From this experience of English public housing, what conclusions can be drawn that may be useful in setting up a rental system for Toronto's Regent Park project?

There can be little doubt that the system of standard rents has the merit of simplicity. By this system a uniform subsidy could be applied to every house in the project or there could be some graduation according to the desirability of the accommodation. At least the rent of each dwelling would be constant, whoever might occupy it. However, if under such a system the lowest rents were still beyond the capacity of some of the intended tenants, then some other method would have to be introduced. It must be assumed that there is not an unlimited subsidy fund available and that the problem is to apply a given subsidy fund in the most equitable manner. Reducing rents for those with the least ability to pay obviously necessitates raising the rents of others. To accomplish this the project may have to house some tenants who have the capacity to pay rents ranging up to the "economic rent" level. If economic rents are charged to those who can afford them, a part of the subsidy may be saved on those dwellings and this can be applied to the relief of those tenants less able to pay. In English public housing it is this part of the subsidy which is distributed in the form of rebates.

There is a special difficulty in applying a standard-rent system within a scheme of such limited size as the Regent Park housing project. It has been pointed out above that the big English cities, which have been building public housing for many years, have with some validity been able to relate rents with differences of site, sizes of accommodation and quality of structure. In the initial phases of its low-rental housing programme, it appears inevitable that Toronto cannot provide sufficient flexibility of rent levels by this means alone.

The standard-rent system has another serious limitation. Standard rents do not in themselves make any allowance for the fact that it is the larger family which frequently has the lesser ability to pay rent. Large families usually include minor children or other dependents. The lack of adjustment to these needs is a major defect of a policy which purports to have the health and welfare of the people as its chief aim.

The system of differential rents is better adapted to implementing such a policy, whether it employs rebates or any other method of adjustment to family needs. Nevertheless it has certain disadvantages. One of the strongest objections made to it by English writers is that it subjects its recipients to a Means Test. A Means Test has been considered objectionable, not so much because it requires a record of the tenant's income (after all every income-taxpayer is required to reveal his income), but it calls up unpleasant pictures of an inquisitorial demand for a minutely detailed statement and a haggling over every possible

penny. It is associated with the Means Test instituted during the depression for recipients of the "dole". It can be heartily condemned. At the same time it must be understood that only through some kind of inquiry into income can subsidized housing be made available to those who need it. To waive all income qualifications would make everyone equally eligible. There can be no doubt of the desirability of having good, cheap houses for the whole population, but, under present conditions public efforts have to be concentrated first upon improving conditions of the worst housed, that is for those who can afford to pay the least. It is therefore necessary to find some system of making subsidized housing available to those whose income is insufficient for their needs, and to do this without stigmatizing them as beneficiaries of the state's charity. The rebate system does not entirely fulfil this qualification since it contains the implication that a family is only permitted to occupy certain accommodation on sufferance. It would appear that the most desirable English rent systems are not those which grant rebates from standard rents but those which positively specify the rents which families of certain incomes and sizes are entitled and required to pay. The total operation of such a system requires, of course, that the tenant families selected should not together require a subsidy fund greater than is available. There must, in other words, be a reasonable balance between the numbers of families receiving larger and the number of families receiving smaller subsidies.

## Rental Systems in the U.S.A.

### PUBLIC HOUSING HISTORY

The history of low-rental housing in the United States is much briefer and simpler than that of Great Britain. The philanthropic attempts of the nineteenth century were slight on this continent, being represented by a few limited dividend companies. The national Government was slow to enter the field. During the first World War the United States Government did make some efforts to alleviate the shortage of rental housing, but the programme was undertaken late in the war and abandoned when peace was declared.

In 1933 the New Deal regime introduced the first nation-wide attack on the problem of housing. Several government agencies were engaged in building houses, notably the Housing Division of the Public Works Administration. This programme was the forerunner of the United States Housing Act of 1937, which formulated a comprehensive national policy. To carry out the policy the United States Housing Authority (USHA) was set up to co-ordinate local housing authorities and to control subsidy funds.

During the war the Act of 1937 was supplemented by a "Defense" amendment and by the Lanham Act. Under these provisions the federal government itself built temporary and permanent dwellings to accommodate war-workers in congested areas. In 1942 all the public housing activities of the U.S. Government were merged under the National Housing Agency, and within this organization the Federal Public Housing Authority (FPHA) assumed the work of the former United States Housing Authority. By 1944, enabling legislation existed in 38 states, and over 600 local housing authorities had been set up.

Since the end of the war no new appropriations have been made by Congress to permit of further construction of public low-rental housing. The Taft-Ellender-Wagner Bill, covering all aspects of house building both by private industry and by public authorities, was introduced into the Senate in March, 1947, but it was stopped in Committee, and no further action has been taken. There is, however, much public housing in existence built before the war and still being administered under the terms of the United States Housing Act. It is this pre-war housing with which this study is concerned. The "Defense" amendment and Lanham Act housing, built to meet the needs of war-workers, is being converted to peace-time uses on similar terms.

The United States Housing Authority was erected in 1937 to give financial assistance in the form of loans and subsidies to local housing

authorities for the construction of new homes in public housing projects which would be available to families of low income, and also to aid local housing authorities in planning for slum clearance. The purpose of the Housing Act was stated to be "to eliminate insanitary, unsafe housing conditions and slums, as well as to provide safe, decent and sanitary dwellings."

To promote this end the Government makes an annual subsidy to each municipality operating under the Act, "To assure the low-rent character of the housing projects involved."

The USHA was authorized to make 90 per cent loans to local housing authorities for sixty years at an interest rate one-half per cent higher than the going long-term Government rate. Localities were required to raise at least 10 per cent of the total cost of the project, and to make annual contributions (or subsidies) equal to 20 per cent of the federal subsidy. The municipality also exempts the public housing project from local taxation, but each project is obliged to make payments in lieu of taxation. As the slum areas on which projects are built have often been areas of low tax yield or even tax delinquency, tax exemption does not necessarily represent a loss to the city. In some cases the payment made is equal to, or greater than, the former tax yield from the area.<sup>1</sup>

#### F.P.H.A. RENTAL POLICY

The federal authority prescribes with some exactness the rental policy to be followed by the local housing authorities. Occupancy is limited to "families in the lowest-income group who cannot afford to pay the lowest rents at which private enterprise is providing . . . a substantial supply of decent, safe, and sanitary dwellings."<sup>2</sup> These families are further defined as "families whose income at the time of admission does not exceed five times the rental (including utilities), except that in the case of families with three or more minor dependents, such ratio shall not exceed six to one."<sup>3</sup> The rental in this case is the economic rental.

The Act does not specifically state that the annual grant must be applied to all dwelling units, or that the maximum contribution must be utilized each year. In the first few years, however, the subsidy was applied with rather frigid uniformity. Equal allocation of the subsidy reduced the economic rent of all units to a level within the capacity of some families in the lowest income third, but still these rents excluded other families of this section of the community. In 1940 the USHA

<sup>1</sup>Buffalo is an example of a city receiving a greater sum from public housing than it had from the property before the projects were built. For figures, see Buffalo Municipal Housing Authority. *Ten Years of Progress, 1934-1944*, p. 40.

<sup>2</sup>NHA/FPHA. *Manual of Policy and Procedure*. Chapter 3611-4611, Section 1.

<sup>3</sup>United States Housing Act (1937), Section II, as quoted in the *Leasing and Occupancy Handbook* (NHA/FPHA), p. 12.

recommended that the authorities fix rents on two or more levels, by assigning lower rents to units that were less desirable by reason of location, exposure, or other qualities. The difference in rent level was to be greater than the mere difference in desirability, as the intention was not to charge less for inferior dwellings but to have dwellings at lower rents available for those with the lowest incomes. This system of fixed rents was adapted from the English practice of charging "standard" rents. In the U.S. they became known as "graded" rents. The significant characteristic of this kind of rent is that it is fixed for the unit, and is not adjusted to conform with the circumstances of the family living in it. Rather the family is selected to live in it because the rent is within its capacity to pay.

The adjustable kind of rent has been introduced more recently, and it is now general for American cities to base their rental schemes on size of income and size of family. In the U.S. this kind of rent is called "adjusted" or "proportional" rent. Again, though the name is different, the system parallels the English practice of giving rent rebates, or charging "differential" rents. The difference between the two is that of approach. In Great Britain the system begins with the top rent and the necessary amounts are deducted; in the U.S. the rents are graded from the bottom until the top or economic rent is reached. Another difference is that the British rebates are calculated for each separate family on a formula; the American rents are established for various sizes of family and various income groups, and the same rent applies to all those within a group.

#### RENTAL SYSTEMS

Since the systems of almost all local Housing Authorities in the United States are variants of the one basic plan, only six are discussed here; these are:

Newark,

Buffalo,

Boston,

Detroit,

San Francisco,

Washington, D.C.

The basic plan is that the range of incomes to be served by the programme is divided into a number of grades, and a schedule of rents is fixed for each grade. All families within one income group, and with the same number in the family, pay the same rent. The schemes approximate one another quite closely in actual income grouping and rent charged. The Newark Housing Authority states briefly the principles on which all these systems are constructed as "more family, less rent; more income, more rent." The Newark system puts this principle into practice in a very simple fashion. The lowest rent charged in Newark is \$19, which is the rent for two persons who have an income up to \$800.

For every additional \$50 of annual income, the monthly rent is raised by \$1 until the rent is \$50, which is the highest rent charged. Deductions of \$1 are made for every additional person in the family. In part, the table of rents is as follows:

TABLE D  
RENTS IN PUBLIC HOUSING PROJECTS, NEWARK, N.J.

Annual Family Income	Monthly Rents by Family Size		
	2 Persons	3 Persons	4 Persons
\$1,000-\$1,049 .....	\$23	\$22	\$21
\$1,050-\$1,099 .....	\$24	\$23	\$22
\$1,100-\$1,149 .....	\$25	\$24	\$23
\$1,150-\$1,199 .....	\$26	\$25	\$24

Buffalo, Boston and Detroit employ very similar systems. Each establishes a series of rent grades for each of which income limits are set for various family sizes. By this means, also, rent advantages are granted to the larger families.

TABLE E  
RENTS IN PUBLIC HOUSING PROJECTS, BUFFALO, N.Y.

Monthly Rent	Income Limits	
	2 Persons	3 and 4 Persons
\$23 .....	\$ 876-\$1,100	\$ 951-\$1,200
\$28 .....	\$1,101-\$1,375	\$1,201-\$1,500
\$33 .....	\$1,376-\$1,500	\$1,501-\$1,650

TABLE F  
RENTS IN PUBLIC HOUSING PROJECTS, BOSTON, MASS.

Monthly Rent	Income Limits	
	No Minor Dependents	1 and 2 Minor Dependents
\$21 .....	up to \$ 984	up to \$1,034
\$24 .....	\$1,124	\$1,174
\$27 .....	\$1,274	\$1,324



TABLE G

## RENTS IN PUBLIC HOUSING PROJECTS, DETROIT, MICH.

Monthly Rent	Income Limits	
	2 Persons	3 or more Persons
\$20 .....	\$ 901-\$1,080	\$1,001-\$1,200
\$25 .....	\$1,081-\$1,350	\$1,201-\$1,500
\$30 .....	\$1,351-\$1,620	\$1,501-\$1,800

NOTE: A separate rent scale is used for families having more than three minor dependents.

In San Francisco a somewhat different form of rent scale is used. Monthly rents are charged on the basis of a percentage of the tenant's income with adjustment for family size, as follows:

- Families with no dependents pay 22 per cent of income in rent.
- Families with 1 dependent pay 21 per cent of income in rent.
- Families with 2 dependents pay 20 per cent of income in rent.
- Families with 3 minor dependents pay 18½ per cent of income in rent.
- Families with 4 or more minors pay 17 per cent of income in rent.

The public housing authority of the City of Washington, D.C., has a different history from that of other American cities, and it deserves separate mention on account of its special features. The grandiose city plan drawn up in the early days of the Republic laid out huge city blocks, with a system of interior alleys to provide service entrances to the houses of the wealthy families which were expected to settle in the Capital City. These alleys subsequently proved a fertile soil for shacks and tenements to spring up on, and by the end of the 19th century the alleys of Washington were thickly populated with low-income families living in old and substandard housing. Various regulative measures were ineffective in attempting to remove them, so that finally a public body was constituted to do the job. In June, 1934, the Alley Dwelling Act was passed, and the Alley Dwelling Authority was established to rid the city of these slums and to provide decent low-rent housing in their place. Later, after the passage of the United States Housing Act, the scope of the Authority was widened to include a general slum clearance and low-rental housing programme, and to take advantage of the USHA's loans. Later again the name was changed to National Capital Housing Authority.<sup>1</sup>

Among the features which distinguish the NCHA from other housing authorities is its rental system. The NCHA has worked independently and was a pioneer in the field of adjusted rents. Under its system the

<sup>1</sup>History of the NCHA condensed from NCHA Report, 1934-1944, pp. 134-142.

subsidy on any unit may vary from a substantial part of the rent to no subsidy in cases where the family is able to pay the economic rent. The system is worked on a very simple basis. In the lowest income brackets \$1.00 increase of monthly rent is charged with each \$5.00 increase of monthly income; in higher income brackets the rent increases to \$1.50, \$2.00 and \$2.50 for each \$5.00 increase of income, until the economic rent is reached. It is worth noting that in 1946 the percentage of those paying full economic rents had risen to 70 per cent, due to the greater employment opportunities and higher wages of war-time.

## POST WAR PROSPECTS

During the war when housing efforts in the U.S. were mainly directed towards providing shelter for migrant war-workers, Housing Authorities in every part of the country permitted war-workers to live in projects that had been built to house low-income families, although many of these workers were able to pay normal commercial rents. Since the war has ended, it has been FPHA policy to encourage Authorities to replace higher paid workers with families from the lowest income group. A recent bulletin states that "we must achieve the full low-rental character of this programme in accordance with the original statute. . . . A more vigorous policy must be now adopted."<sup>1</sup>

The presence of these higher-income families necessitated changes in occupancy income limits. Now with a peace-time conversion to low-income housing, FPHA is reconsidering the basis of its rental policy. A committee of housing officials has brought in a report stressing the need for "simplification," for "policies that are readily understandable, and that commend themselves to common sense." They recommend that "some of the logical refinements" should be omitted and that authorities should be content with a "rough or average justice."

It is proposed that families should be divided into three broad categories and a rent-income ratio established for each category. It is recommended that these categories and the rent-income ratios should be as follows:

- (1) Families with one or two minor dependents should pay 20 per cent of their income for rent.
- (2) Families with three or more minor dependents should pay 16 $\frac{2}{3}$  per cent of their income for rent.
- (3) Families with no minor dependents should pay more than 20 per cent of their income for rent.

These proposals are in line with the direction that American practice has taken recently. Such a division recognizes the need to relate rents

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<sup>1</sup>Letter from the Commissioner, NHA/FPHA, to all local Housing Authorities.

with both income and the size of the family, and especially recognizes that the larger the number of dependents, the less is the ability to pay rent. This system does not, however, provide any greater proportion of subsidy to the lower incomes. With even the smallest income a family with two children would pay one-fifth of that income for rent. It must be admitted that this might leave the family with a totally inadequate amount of money for other necessities.

## EVALUATION

Although the terminology is different it is evident that British and American systems parallel each other to a considerable extent; in both countries there are two schools of thought. One bases the rent for each family on that family's ability to pay (the "differential" rent and the "adjusted rent" systems). The other fixes the rent for the unit, varying the rents between units of the same size according to amenities (the "standard rent" and the "graded rent" systems).

The adjusted system has grown in use in the United States, and it appears that the latest trend is to discontinue any graded systems that remain. The same criteria are used in the United States to compute the rent (i.e., family size and family income) as are used in English cities for granting rebates. A further component used in some English formulae, that of a subsistence minimum, is peculiar to English thought on social welfare, and is foreign to American theories.

The question of exactness remains a problem. English opinion, as we observed, was divided between two points of view. One believes that it is sufficient to have a system that is approximately just between family and family. Others put forward the opinion that the greatest correspondence possible between capacity and rent should be achieved. American public housing rent systems have never tried to achieve a fine accuracy. Official policy is now against "refinements" and prefers simplicity and intelligibility. There can be no doubt that if justice and simplicity can be combined, it makes for the best kind of scheme. The San Francisco system has perfect logical simplicity, but it is rather too complicated for a tenant to work out for himself. This is a disadvantage as the co-operation of tenants with each other and with the management depends at least in some measure on the understanding of every tenant of his own rent and of the system in general.

Of the rental systems given in the preceding section, that of Newark is both readily intelligible and the easiest to operate. This simplicity is an advantage of real importance. The average person is not equipped to analyze tables of figures or to work out formulae, but everyone knows what it is to add or to subtract a dollar. A system like that in Newark, which enables the tenant to figure his rent for himself, provides the best method of avoiding jealousy and suspicion. The only objection to be

raised against the Newark system is that it does not provide for families with the lowest income any greater degree of rent relief than it provides for the families with the highest income. The one American scheme which does make a greater allowance for smaller income is the rent system of the NCHA. There the increases in rent are larger as the income rises. It makes a system only slightly more complex than that of Newark, but it seems to achieve more completely the social ends of public housing. The Washington system meets the criteria of simplicity and justice better than any other system here considered.

## Rental Systems in Australia

Government action to provide low-rental housing is not confined by any means to Great Britain and the United States. Many other countries in all parts of the world have vigorous programmes of state-aided housing for which suitable rental systems have had to be devised. Australia may be taken as one example of such a country.

In Australia the housing programme is decentralized, the chief responsibility resting on the States' governments. (The States in Australia correspond quite closely to the Provinces in Canada, and there is much the same relationship between central and regional authorities.) The Commonwealth Government makes housing loans to the States and acts in an advisory capacity. Financial arrangements, standards of construction, and planning provisions are covered by States' legislation. Under State legislation houses have been built for sale and for rent.

In State-owned rental housing families unable to pay the economic rent are granted rebates to lower the cost. Three-fifths of the cost of these rebates is borne by the Commonwealth Government and two-fifths by the State's Government. A tenant is required to make application for a rebate and must renew this application every six months.

In the Australian system a feature of special interest is the use of the "basic wage" (£5). This is a legally recognized standard for measuring inadequacy of income and corresponds with the subsistence standards (such as those of the Atwater-Clark scale) which are used in some English rent formulae. It is to be noted, however, that the English scale provides a different minimum income figure for each family size whereas the Australian "basic wage" is applied to families of all sizes. In spite of this limitation Australian housing authorities evidently feel that a single average figure is sufficiently valid for the purpose of calculating rent rebates.

A family whose income is £5 a week (the "basic wage") pays 20 per cent of its income for rent. The difference between this sum and the economic rent of the dwelling is granted as a rebate. Families receiving more than £5 a week pay progressively more than one-fifth of their income in rent. Families receiving less, pay progressively less than one-fifth. A minimum rent of 8s. per week is charged in all cases.

There are three different formulae used respectively for calculating the rebates for families whose income is more, equal to, or less than the "basic wage". In stating these formulae below we have substituted an income of \$100 a month for the £5 weekly income used in the Australian

calculations, in order to make the meaning of the formula more evident to a Canadian reader. An arbitrary figure of \$50 has also been used here to represent the economic rent of a dwelling.

TABLE H

RENTAL FORMULAE USED IN AUSTRALIAN PUBLIC HOUSING

I. FOR FAMILIES WHOSE INCOME EQUALS THE BASIC WAGE

$$\text{Rebate} = \text{Economic Rent} - \frac{(\text{basic wage} - \text{family income})}{5}$$

If economic rent is \$50 and basic wage \$100

$$\text{Then Rebate} = 50 - \frac{100}{5}$$

$$= 50 - 20 = \$30$$

Therefore Rent is \$20.

II. FOR FAMILIES WHOSE INCOME IS MORE THAN THE BASIC WAGE

$$\text{Rebate} = \text{Economic Rent} - \frac{\text{basic wage}}{5} - \frac{\text{family income} - \text{basic wage}}{3}$$

If economic rent is \$50 and family income \$145

$$\text{Then Rebate} = 50 - \frac{100}{5} - \frac{145-100}{3}$$

$$= 50 - 20 - 15 = \$15$$

Therefore Rent is \$35.

III. FOR FAMILIES WHOSE INCOME IS LESS THAN THE BASIC WAGE

$$\text{Rebate} = \text{Economic Rent} - \frac{\text{basic wage}}{5} + \frac{\text{basic} - \text{family income}}{4}$$

If economic rent is \$50 and family income \$90

$$\text{Then Rebate} = 50 - \frac{100}{5} + \frac{100-90}{4}$$

$$= 50 - 20 + 2.50 = \$32.50$$

Therefore Rent is \$17.50.

# The Population of the Regent Park Area

## SURVEY INFORMATION

In order to formulate a rental system suitable for the Regent Park Housing project it is necessary to study the incomes and the family composition of those who live in the area. It has been shown in Chapter I above that no households dispossessed in the process of reconstructing the area are to be debarred from living in the new housing. This is particularly necessary in view of the present acute shortage of housing.

Information concerning the population on the site was obtained in a survey made by the Toronto Department of Public Welfare in the summer of 1946 under the supervision of Mr. Stewart Bishop. At the time of the survey it was estimated that there were about 811 families resident on the site. Of these, 659 were interviewed. In studying the records of these interviews it has been necessary to discard a number of cases on account of the incompleteness of the information obtained, particularly with regard to incomes. Of the completed schedules 300 were taken as a representative sample, and form the basis of the analysis that follows. The schedule and detailed analyses are given on Tables J, K and L.

Amongst the householders now living in the area there is one owner for every five tenants. It is impossible to estimate how many of the owners will move from the area and how many will wish to remain as tenants of the housing project. It may be supposed that in some cases the payment received at the time of expropriation will enable the resident to purchase property elsewhere and move from the district; this would enable another tenant family to move on to the site. In some cases, however, the expropriation may deprive owners of an essential income derived from renting rooms in the house; it is to be expected that some of these owners will wish to live in the housing project. It is assumed that the rental policy of the Authority would not accept owners other than those dispossessed by the reconstruction of the area.

Large numbers of tenants in Regent Park also sub-let some part of their dwelling. The money from this source cannot be included in assessing income, as it is unlikely that these families will be able to sub-let in the Project; it is usual for public housing authorities to forbid sub-letting. It is worth noting, however, that some families have been able in effect to reduce their rent to nil by taking in lodgers. Families of one and two persons in particular are able in this way to live on the very small incomes some of them derive from pensions and low-paid work.

There are also some families receiving Public Assistance from the City Department of Public Welfare. At present it is the practice of the Department to pay the rent of the house such a family is living in in order to avoid evictions. The rent to be paid for such tenants when occupying publicly-owned housing will be a problem of a different nature and one which can only be settled between the two departments concerned.

#### FAMILY COMPOSITION

An analysis of the families in the area shows that two and three person families comprise slightly more than a third of the whole, and families of one to four persons inclusive make up two-thirds of the population. This indicates a preponderance of small families rather than large ones. A further examination of family composition reveals an even clearer picture of the small family. A third of the families are without minor dependents, that is, children under 16 years of age. More than a third have one or two dependents, and only a fifth have more than three. These figures together belie the commonly-held belief that "slum" families are large, with many dependent children. This is not to say that there are not large families—as many as eleven children in one family—but they are the exception.

TABLE J  
POPULATION OF REGENT PARK (NORTH) HOUSING SITE  
FAMILY COMPOSITION, 300 FAMILIES

Number of Persons in the Family	Number of Families
1	7
2	64
3	64
4	59
5	39
6	26
7	17
8 +	22

The average family has four or five persons (statistically 4.5). The average family which includes dependent minors has two or three children (statistically 2.5) under 16 years of age.

In studying these families for the purposes of a rental scale, the rents now being paid can be largely ignored as evidence of what families can afford to pay. On the one hand people with a rising income stay where they are, living in the same accommodation both from habit and because of the difficulty of finding other accommodation. On the other hand families with low incomes are frequently forced to pay more than they can afford because accommodation cannot be found at rents within their capacity to pay.



Table K shows clearly the characteristics of Regent Park families. The majority fall in the income ranges between \$100 and \$200. Many families have no children, and of those who have children most families have only one or two.

TABLE K  
POPULATION OF REGENT PARK (NORTH) HOUSING SITE  
COMPOSITION AND INCOME OF 300 FAMILIES

Monthly Income	No. of Children under 16 in the Family										Number of Families
	0	1	2	3	4	5	6	7	8 +		
Less than \$ 24.....			1							1	
25- \$ 42.....	9	1				1				11	
50- 74.....	12		2							14	
75- 99.....	7		1	1	1					10	
100- 124.....	28	23	5	5			1			62	
125- 149.....	22	16	20	14	8	3		1		84	
150- 174.....	11	9	11	4	7	4	2			48	
175- 199.....	4	4	7	3	3	3	3	1		31	
200- 249.....	6	5	3		2	1	1		1	19	
250- 299.....	3	4	1	1		1				10	
300.....	3	2	2	1	1		1			10	
Total.....	105	64	53	29	22	13	8	3	3	300	

TABLE L  
Schedule used in the Toronto Department of Public Welfare Survey of the Regent Park District  
REGENT PARK HOUSING PROJECT  
RENT CAPACITY STUDY

		Date.....
		Interviewer.....
Address.....	Owner.....	Present Rent.....
Name.....	Tenant.....	Family Composition.....
.....		
<u>Family Composition</u>		<u>Accommodation Required</u>
Sex	Age	
.....	.....	.....
.....	.....	.....
.....	.....	.....
.....	.....	.....
.....	.....	.....

INCOME	
Wage of Head of the House.....	Other Income.....
Other Wage Earners.....	Indebtedness.....
Family Allowance.....	Total Income for Rent.....
Old Age Pension.....	Amount available for Rent per
Rent from Roomers.....	Month.....

## A Proposed Rental System

Before concrete proposals can be made for any rental scheme the general policy of tenant selection must be determined. The question arises as to whether a project is intended to house some particular types of household, to whom special rental advantages should therefore be given, or whether the tenants are to be households of all sizes and age-groups. In the case of the Regent Park project this question is somewhat simplified because it is the expressed intention, as shown in Chapter II above, to house the existing population on the site. It may, however, be worth considering briefly some important implications of policy in this matter.

English public housing has been in operation long enough for some errors in tenant selection policy to become apparent. At first, accommodation was designed almost exclusively for the family of average size with two or three children. A uniform type of house was built. The result of this policy was that unusually large families could not be properly housed and no provision was made for newly married and elderly couples without children or for single persons of all ages. (All of these different types of low-income household require decent low-rental housing and pleas of special need can undoubtedly be made for any one of them.) Particular difficulties have arisen because in housing estates reserved exclusively for families with young children there has been an immediate demand for nurseries and schools; but as these families have grown up this demand has dropped off and the school accommodation has proved to be excessive. At a later stage, when children have grown up and left the home, there comes to be a need for the accommodation of elderly couples. This English experience points to the fact that there are certain advantages in designing both the accommodation and the rental system of a housing project so that a fairly typical cross-section of household types can be housed. Present plans for the Regent Park project will be in line with this policy.

This consideration suggests that the rental system should not base the subsidy benefits on the number of children in the family as has been done in certain English cities (e.g., Bristol and Croydon) and a few United States cities (Boston and San Francisco). It must be recognized that dependent children are not the only cause of family budget deficiencies; difficulties are also encountered by families with other kinds of dependents such as the aged, invalid or incapacitated. In Canada this may be regarded as particularly relevant since the costs of dependent children are at least partly supported by Family Allowances but other forms of dependency may have to be borne wholly by the family on

account of the lack of Health Insurance and the insufficiency of Old Age Pensions.<sup>1</sup> The social survey of the Regent Park area has shown that the families are, on the whole, small and many of them have no minor dependents; it is evident, therefore, that children cannot be used as the basis of rent adjustment.

It is sometimes argued, on the other hand, that families with children do not need rent relief since they are now in receipt of Family Allowances. Mature consideration of the facts must reveal that this claim is not valid. The maximum allowance for a child is \$8 a month; if 20 per cent of this is applicable to rent, then \$1.20 a month is available to supplement the family's rent expenditure. This is not enough to procure the additional space which a child requires. If more than a fifth of the allowance is spent on rent, then it is not available for all the other needs for which it is intended.

In the Regent Park project the range of rents must be as wide as the range of incomes of the prospective tenants. We have shown that there are two basic principles on which a range of rents can be established. Either the rents of the dwelling units themselves can be graded to give rents at all levels (the English "standard" rent system) or else rents can be based on each household's ability to pay. The former system does not seem to be applicable within a single project such as Regent Park because the differences in the quality of accommodation of the same size are not sufficient to justify the fixed differences in rent, nor does such a system provide for sufficient flexibility. It seems inevitable, therefore, that the rent of each dwelling will have to be adjusted to the occupants' ability to pay. This is the English "differential" rent system and the American "proportional" rent system. Our particular problem is to devise an application of this principle which has the merits of simplicity, justice and intelligibility. To achieve these merits some compromises are necessary; a system which sought to obtain the very finest adjustments in the interests of justice might become so complicated that it would be beyond the comprehension of the tenants and the public in general and would become a nuisance to the management of a project. To obtain the greatest co-operation between tenants and management, each tenant must understand the basis on which he and his neighbours are assessed. Furthermore the rent system must be explicable in brief and simple forms to the taxpayers who support the project and to the members of the City Council, to whom the Housing Authority reports.

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<sup>1</sup>It may be observed again here that in England differential rents are tending to go out of use as the national system of social security has tended to overcome the income deficiencies of families with dependents of various kinds. This does not mean, of course, that housing subsidies are any less necessary but it does enable them to be distributed more equally on a basis of "standard" rents.

To what degree of refinement, then, can the principle of "rent according to income and needs" be taken? Pushed to its logical conclusion it might result in some families paying no rent at all, for a large family on a small income may have too little left for food and clothes even if it pays no rent. This cannot, however, be regarded entirely as a *housing* problem. It is a situation created by low wages in conjunction with old age, sickness or dependency. It would not be only unrealistic to solve such problems through a housing programme, but it is plainly not feasible. Public housing has a large role of its own to play, without having to be used as a method of solving the whole problem of low wages and insecurity, although through the provision of adequate housing at low rents for low-income families public housing can lessen their disability.

After a study of rent systems in other countries and with all the foregoing considerations in mind, a rent scale has been devised which incorporates the following features:

- (1) Adjustment to family size and income, in conformity with the aims of English and Australian rent rebates and American proportional rents.
- (2) The recognition of a minimum standard of living, comparable with the "subsistence minimum" used by some English authorities and the "basic wage" in Australia.
- (3) The progressive application of subsidies so that a greater degree of rent relief may be granted in the lower ranges of income, in accordance with a system used by the National Capital Housing Authority (Washington, D.C.).

In drawing up the rent scale it has been necessary to establish some starting point. This has been provided by the Toronto Welfare Council's minimum family budget as published for May, 1947. This budget for a family of five (parents and three children) totals \$172.48 and allows \$33 for rent; it is designed for a family with children of stated ages, and adjusted to the current living costs. For the purposes of a rental scale no such exactitude is possible or desirable. It is sufficiently accurate to say that a family of five, with an income of \$175 a month, can afford to pay \$35 for rent. This is exactly one-fifth of the family income. Comparable figures referred to as "budget incomes" and "budget rents" have been set for families of other sizes as follows:

TABLE M

MONTHLY INCOME REQUIRED TO MEET MINIMUM STANDARD  
OF LIVING OF THE TORONTO WELFARE COUNCIL

	Budget Income	Budget Rent
Family of 2 Persons.....	\$100	\$20
Family of 2 Persons.....	125	25
Family of 4 Persons.....	150	30
Family of 5 Persons.....	175	35
Family of 6 Persons.....	200	40
Family of 7 Persons.....	225	45

It is accepted that below these income levels families cannot pay 20 per cent of their income for rent and also meet the costs of a decent standard of living. Therefore the families with incomes inadequate to meet the prescribed standard of living are not required to pay as much as 20 per cent of their income for rent. The proportion of their income to be paid in rent is decreasingly smaller, reaching a point at which the rent charged by the public housing authority should be merely nominal. It is proposed that this should be achieved by

- (1) subtracting \$1 from the budget rent for each \$5 decrease of income,
- (2) subtracting an additional \$1 for each \$25 decrease of income.

It will be observed that the first of these two adjustments alone would maintain a 20 per cent ratio between rent and income, while the second adjustment makes the ratio of rent and income increasingly smaller as incomes fall further below the "budget income" levels.

TABLE N

EXAMPLES OF RENTS FOR FOUR AND FIVE PERSON  
FAMILIES ON THE RENTAL SCALE PROPOSED FOR THE  
REGENT PARK (NORTH) HOUSING PROJECT

Monthly Income	Rent for a Family of Four	Rent for a Family of Five
\$180-\$184.....	\$37	\$36
175- 179.....	36	35
170- 174.....	34	33
165- 169.....	33	32
160- 164.....	32	31
155- 159.....	31	30
150- 154.....	30	29
145- 149.....	28	27
140- 144.....	27	26

While it is generally contended that at any economic level a family should not have to pay more than 20 per cent of income for rent, it is proposed here that the progressive feature of the rent scale should operate both above and below the "budget income" levels. In other words it is suggested that higher income families in the housing project should pay an increasingly larger proportion of their income for rent. This is intended to meet certain requirements of public housing in general and of the Regent Park project in particular. It must be continually emphasized that public housing, with rents reduced by subsidy, is intended to benefit families which cannot pay the commercial rents of decent accommodation. On that account the rent system of a public housing project should incorporate some feature which will exclude families who can afford commercial rents, or at least exclude them from the benefit of subsidies. In the United States this has been done by the imposition of an income "ceiling"; by this means families with more than a specified income are not admitted as tenants or have to leave the project if their income rises above the ceiling level. There are obvious objections to such a practice in the Regent Park area where the present residents on the site have been given assurances of re-housing. But while no definite income ceiling can be imposed it is thought that the rents of the higher income families re-housed should approximate more and more closely with commercial rents. It is also considered desirable to encourage these families to seek private housing and leave the public housing project for the occupation of families which are particularly in need of low-rental housing. It is thought that the progressive feature of the rent scale would introduce a kind of "soft" ceiling by means of which higher income families would not be excluded by an arbitrary regulation but would feel economic pressures persuading them to move out of a public housing project.

TABLE O

PERCENTAGES OF INCOME PAID IN RENT BY FAMILIES  
UNDER THE PROPOSED RENTAL SCALE

(Average for each \$25 interval group in the Rent Scale shown in Table N)

Monthly Income	Number of Persons in the Family					
	2	3	4	5	6	7 +
\$300-\$324.....	22.5	22.2	21.9	21.6	21.2	20.9
275- 299.....	22.4	22.1	21.7	21.4	21.0	20.7
250- 274.....	22.3	21.9	21.5	21.2	20.7	20.3
225- 249.....	22.1	21.7	21.2	20.8	20.4	20.0
200- 224.....	21.9	21.3	20.9	20.4	20.0	19.5
175- 199.....	21.6	21.0	20.5	20.0	19.0	18.9
150- 174.....	21.2	20.6	20.0	19.3	18.7	18.1
125- 144.....	20.7	20.0	19.2	18.5	17.7	17.0
100- 124.....	20.0	19.0	18.1	17.2	16.3	15.4
75- 99.....	18.8	17.6	16.4	15.3	14.1	12.9

Table O shows the percentage of income paid by families of various sizes and incomes when rents are set on the scale described above. For instance, for a four person family the rent : income ratio ranges from 16.4 per cent to 21.9 per cent according to their place on an income scale between \$75 and \$325.

The full range of the rent-scale is given on Table P, showing the gradations for families of from two to seven persons and with incomes of from \$80 to \$300. The heavy stepped line on this Table lies immediately below what have been referred to as "budget rents," derived from the Toronto Welfare Council's minimum cost of living budget. Below this stepped line rents decrease \$1 for every \$5 decrease of income and are also \$1 less at every \$25 level. (There is therefore a \$2 jump at each \$25 level.) Above this stepped line rents increase \$1 for every \$5 increase of income with an additional \$1 increase at every \$25 level. It should be noted that by the term "income" is meant the total earnings of all employed members of the household, together with all other sources of income including pensions, Family Allowances, etc.

The principles of this scale have now been adopted by the Toronto Housing Authority for the houses being built in Regent Park (North). The figures used in the scale are based on the cost of shelter rent as found in the Welfare Council's study, where tenants had also to provide their own heating, and pay for light, water, etc. For accommodation where certain utilities and services will be provided by the Housing Authority, some adjustment was necessary. A scale of payments has been decided upon by the Toronto Housing Authority to cover these extra costs. The payments are related to the income groups on which the shelter rent scale is based. The last column of Table P shows the service charge; it is not related to size of family, but is the same for families of all sizes in the same income group. The Housing Authority estimates that the cost of the services provided will average about \$11 per housing unit. Families in the \$150-\$174 income range will pay \$11 exactly; the charge will increase and decrease by \$1 steps for each \$25 of income.

The Toronto Housing Authority recognizes that further adjustments may be necessary and adopted the scale "subject to revision should conditions warrant it." In this connection it must be emphasized that one of the basic principles for this scale is a minimum standard of living or subsistence minimum to which it should be related. (See page 39.) The standard of the Toronto Welfare Council as used here was priced in May, 1947. It is evident that any considerable rise or fall from this level would invalidate the rent figures given here. The principles would still be applicable, and the same relation should be preserved between the rents paid by families of different sizes and with different incomes. If, however, the cost of the minimum budget for a family of five were no longer \$175, but rose to \$200, then that figure should be taken as the central point and rents increased and decreased from there, in the same manner as is described on pages 40 and 41.

TABLE P  
RENTAL SCALE FOR THE REGENT PARK (NORTH)  
HOUSING PROJECT

Monthly Income	Number of Persons in the Family						Service Charge
	2	3	4	5	6	7 +	
\$300.....	68	67	66	65	64	63	13
\$295-\$299.....	66	65	64	63	62	61	13
290.....	65	64	63	62	61	60	13
285.....	64	63	62	61	60	59	13
280.....	63	62	61	60	59	58	13
275.....	62	61	60	59	58	57	13
\$270-\$274.....	60	59	58	57	56	55	13
265.....	59	58	57	56	55	54	13
260.....	58	57	56	55	54	53	13
255.....	57	56	55	54	53	52	13
250.....	56	55	54	53	52	51	13
\$245-\$249.....	54	53	52	51	50	49	13
240.....	53	52	51	50	49	48	13
235.....	52	51	50	49	48	47	13
230.....	51	50	49	48	47	46	13
225.....	50	49	48	47	46	45	13
\$220-\$224.....	48	47	46	45	44	43	13
215.....	47	46	45	44	43	42	13
210.....	46	45	44	43	42	41	13
205.....	45	44	43	42	41	40	13
200.....	44	43	42	41	40	39	13
\$195-\$199.....	42	41	40	39	38	37	12
190.....	41	40	39	38	37	36	12
185.....	40	39	38	37	36	35	12
180.....	39	38	37	36	35	34	12
175.....	38	37	36	35	34	33	12
\$170-\$174.....	36	35	34	33	32	31	11
165.....	35	34	33	32	31	30	11
160.....	34	33	32	31	30	29	11
155.....	33	32	31	30	29	28	11
150.....	32	31	30	29	28	27	11
\$145-\$149.....	30	29	28	27	26	25	10
140.....	29	28	27	26	25	24	10
135.....	28	27	26	25	24	23	10
130.....	27	26	25	24	23	22	10
125.....	26	25	24	23	22	21	10
\$120-\$124.....	24	23	22	21	20	19	9
115.....	23	22	21	20	19	18	9
110.....	22	21	20	19	18	17	9
105.....	21	20	19	18	17	16	9
100.....	20	19	18	17	16	15	9
\$ 95-\$99.....	18	17	16	15	14	13	8
90.....	17	16	15	14	13	12	8
85.....	16	15	14	13	12	11	8
80.....	15	14	13	12	11	10	8



Before concluding this study one further aspect of the rent-scale must be considered. So far consideration has been given to its effect upon the tenants of the Regent Park project. However a matter of the greatest importance is the amount of revenue which the Toronto Housing Authority would derive from these rents. Between this revenue and the actual cost of the project's construction and operation there will be a gap which must be filled by a subsidy.

In order to estimate the total rent revenue of the project we have assumed that the tenant households would be typified by a sample of 100 families now resident on the site and of whom information has been obtained through the survey conducted by the Department of Public Welfare. (This sample has been derived from the analysis of the population shown on Tables J and K. One person households have not been included since provision will not be made for them in the Regent Park Project.) On Table Q this sample has been distributed by family-size and income in order that the proposed rent-scale can be applied. On Table S are shown the rents receivable on this scale from the sample 100 families. These have been divided into two groups, those above and those below the "budget rent" levels. It is found that the monthly rent revenue from 100 families would be \$2,868. In other words the average rent under the operation of the rent-scale would be \$28.68. These figures may be compared with those on Table R showing the rent revenue from 300 Regent Park families (\$8,887.50) based on a uniform 20 per cent basis. The application of the rent-scale to 300 families would give a rent revenue of \$8,604. It may therefore be said that the application of the proposed rent-scale would not change the amount of rent revenue or the amount of subsidy required but would distribute the subsidy in the most equitable fashion and enable the housing project to achieve the particular purposes for which it has been designed.

TABLE Q

PERCENTAGE DISTRIBUTION OF FAMILIES IN REGENT PARK (NORTH)  
BY MONTHLY INCOME AND NUMBER OF PERSONS IN THE FAMILY

Families above the line pay 20 per cent or more of income in rent on the proposed scale (TABLE P); families below the line pay less than 20 per cent.

Monthly Income	Number of Persons in the Family						Number of Families
	2	3	4	5	6	7 +	
\$300-				1		2	3
275-299				1		1	2
250-274			1		1		2
225-249		1	1			1	3
200-224	1	1			1		3
175-199		2	1	1	2	4	10
150-174	1	3	4	3	2	3	16
125-149	6	5	7	5	3	2	28
100-124	7	8	4	1	1		21
75-99	1	1	1				3
74-	5	1	2	1			9
Total	21	22	21	13	10	13	100

TABLE R

RENTS RECEIVABLE FROM 300 FAMILIES IN REGENT PARK (NORTH)  
ASSUMING RENTS TO BE 20 PER CENT OF FAMILY INCOME

Monthly Income	Number of Families	Average Rent	Total Rent
Less than			
\$ 25	1	\$ 2.50	\$ 2.50
25-\$ 49.99	11	7.50 (a)	82.50
50-74.99	14	12.50	175.00
75-99.99	10	17.50	175.00
100-124.99	62	22.50	1,395.00
125-149.99	84	27.50	2,310.00
150-174.99	48	32.50	1,560.00
175-199.99	31	37.50	1,332.50
200-249.99	19	45.00	833.00
250-299.99	10	50.00 (b)	1,000.00
300-	10		
Total	300	\$29.63	\$8,887.50

(a) These figures were arrived at by taking the midpoint of each income group and calculating 20 per cent of it, e.g., the mid-point of \$100-\$124.99 is \$112.50, 20 per cent of \$112.50 is \$22.50.

(b) It was assumed that no tenant would be charged a rent above the economic rent, and that the economic rent would not be more than \$50.

TABLE S

RENTS PAYABLE BY 100 REPRESENTATIVE FAMILIES IN  
RENT PARK (NORTH)

The rents payable by the 100 families shown in Table Q estimated according to the rent scale shown in Table P. Column I is families paying 20 per cent or more of income in rent; Column II families paying less than 20 per cent.

Number of Families	I		Number of Families	II	
	Rent	Total		Rent	Total
1	\$67	\$ 67	2	\$36	\$ 72
2	65	130	4	35	140
1	61	61	3	31	93
1	59	59	2	30	60
1	56	56	3	29	87
1	54	54	7	26	182
1	51	51	5	25	125
1	50	50	3	24	72
1	47	47	2	23	46
1	46	46	8	21	168
1	45	45	4	20	80
1	42	42	1	19	19
2	39	78	1	18	28
1	38	38	1	16	16
1	37	37	1	15	15
1	34	34	1	14	14
3	33	99	5	10	50
4	32	128	1	9	9
6	28	168	2	8	16
5	27	135	1	7	7
7	22	154			
43		\$1,579	57		\$1,289

Total, Column I—\$1,579.

Total, Column II—\$1,289.

Total Rent, 100 Families—\$2,868.

Average Rent per Family, Column I—\$36.72.

Average Rent per Family, Column II—\$22.61.

Average Rent (100 Families)—\$28.68.

## ACKNOWLEDGEMENTS

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- Mr. Vincent M. Hughes, Housing Manager, Sheffield.
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- Miss M. C. Solomon, Secretary, The Housing Centre, London.
- Major John C. Martin, General Secretary, National Housing and Town Planning Council, London.
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- Mrs. Marion Sameth, Administrative Assistant, Citizens' Housing Council of New York, Inc., New York.

## **Appendix**

Sample forms used for applying for public housing in some  
British and American cities.

# APPLICATION FOR HOUSING ACCOMMODATION

For Official Use.

To be completed and returned to :-

THE GENERAL MANAGER,  
ESTATES DEPARTMENT,  
19-29, SUMMER ROW,  
BIRMINGHAM, 3.

Code A/19,  
Feb., 47.

A.	1	2	3
B.	1	2	3
C.	1	2	3

Surname

Christian Name/s

FULL NAME

IN BLOCK LETTERS FULL POSTAL ADDRESS

How long have you Resided in City  
Been employed in City  
State if Married, Single, Widow or Widower

## Particulars of Family.

My family consists of :-

Children under 10 years only

Wages earned by each working member

Name	Sex	Age	Date of Birth			
Husband						
Wife						
Children						
Any other persons who live with you						

Occupation of Head of Family

Name and Address of Employer

Department

Check No.

## PARTICULARS OF PRESENT ACCOMMODATION.

### (a) APPLICANT LIVING IN ROOMS.

If you are living in rooms as a lodger fill in Columns A and B

	State number and type of rooms		Are these rooms let to you furnished or unfurnished ?
	In whole house Column A	you rent or share Column B	
Attics			What rent do you pay ? Does this include Electric Light and Gas Yes / No
Bedrooms			
Bathroom			
Living Rooms			
Kitchen or Scullery			
Inside W.C.			

State number of persons living in whole house, including own family ... Persons.

### (b) TENANT APPLICANT DESIRING AN EXCHANGE.

What is the

	State Number and type of rooms in house	(a) { Inclusive rent	(b) { Permitted number (This number is shown on your present rent book).	Will the landlord agree to an exchange ? (See below)	YES / NO
Attics					
Bedrooms					
Bathroom					
Living rooms					
Kitchen or Scullery					
Inside W.C.					

Where the Landlord agrees to an exchange the Applicant MUST obtain the Landlord's signature below :-

## LANDLORD'S CONSENT TO EXCHANGE.

Subject to Mr. ... tenant of

obtaining a Municipal House and giving me a week's notice and possession of the house I agree to re-let the above-mentioned house to an applicant for a municipal house now registered with the Estates Department, provided I am first satisfied that such applicant will prove a suitable tenant.

Date Signed ... Landlord or Agent.  
Address

Registered No.

Date of Registration

Previous Registration

No

Date

Points	Hollerith
Registration	S.C.
No. in Family	O.C.
Overcrowding Persons	Married, etc.
Rooms	
Expectant Mother	B.O.
Service in Forces	Applicant's family Adults Children M. F. M. F.
War Disability	
T.B. A T.B. B1 T.B. B2	Total Persons
In House	Family Units
Other qualifying illness	Combined Wages
Unfortunate Domestic Circumstances	Lodger/Tenant
War-worker	Rooms
Chronic Disease in House	Rent Paid
Inadequate Sanitary Facilities	Exchange
Bombed-out	Permitted No.
O/c. in whole house	District
	Type
	Could afford
	Service
	T.B.

applied for any house under the Birmingham Corporation? If so, give particulars

**4** Have you been bombed out? If so, state :- Date :-  
Full postal address of bombed premises :-

**5** **DISTRICT DESIRED AND TYPE OF HOUSE.**  
What district do you desire to reside in? :-  
What type of house do you require?  
Municipal  
    "    Parlour  
    "    Non-parlour  
    "    Maisonette  
    "    Modern Flat  
    "    Flatlet (converted house)  
Non-municipal  
    Pre-1914 house  
What rent do you consider you could reasonably afford to pay? :-

**6** **SERVICE IN H.M. FORCES 1939-1945.**  
Enlisted 

Year

 Branch of Service  
Posted Overseas Country of Overseas Service  
Married  
Service  
Adjustment of Registration  
Initials

**7** **WAR DISABILITY.**  
Give particulars of any disability through War Service }  
Percentage of Disability Pension per cent.

**8** **TUBERCULOSIS OR OTHER SERIOUS DISEASE in Applicant's Family.**  
If any member of your family is suffering from infective tuberculosis or other serious disease, state :-  
Name of person affected  
Nature of disease

**9** **CHRONIC DISEASE IN THE HOUSE Not in Applicant's Family**  
If any person in the house is suffering from a chronic disease such as Cancer, etc., state :-  
Name of person affected  
Nature of Disease  
Certificate of Registration issued by :-

**10** **WAR WORKERS ON WORK OF NATIONAL IMPORTANCE.**  
If any member of your family was directed or transferred out of the City on work of National Importance, state  
Name of Person  
Date directed or transferred  
Date of return  
Name and Address of Firm  
Date of Issue

**REMARKS.**

If there are any factors such as notice to quit, expectant mother, etc., which you wish to be taken into consideration, give particulars below :-

**DECLARATION.**

I HEREBY CERTIFY that the particulars given on this form are true, and I undertake to notify you of any change that may take place affecting the particulars now supplied by me.

Date :-

Signature :-

## APPLICATION FOR HOUSE

NAME OF APPLICANT

(Married) (Single) (Widowed)

Rent

Address

(Tenant) or (Lodger)

(Tenant) or (Lodger)

(Tenant) or (Lodger)

Years (a) in Lancaster

(b) In Present House

Number of Families in Present House

Number of Occupants in Present House

Adults

Children

Number of Rooms in Present House

Bedrooms

Sitting Rooms

Kitchen

Scullery

Bathroom

Landlord's Name &amp; Address

1

2

3

Occupation of Applicant

Army Service

Name of Employer

Address

Type of House required

Parlour Yes No

Bedrooms 1 2 3 4

Names of Applicant's Family

Age

Date of Birth

Applicant

Wife

Children

Specimen

Date of Any Previous Application

Address " " "

Date

Signed

No.



## REBATE COMPUTATION.

REVISION

NAME J. A. . . . . K. . . . .  
 ADDRESS 37, O. . . . . A. . . . . B. . . . . W. . . . .  
 SERIAL NO.  . . . . .

Date computation made 23.10.1935Computed by WRLChecked CLBEntered by WRL

HOUSING DEPARTMENT,  
 TOWN HALL,  
 MANCHESTER, 2.

**PERSONAL ALLOWANCE** covers food, household sundries, and milk for infants (under 5 years of age). "Household Sundries" covers clothing, footwear, fuel, light, soap, and cleaning materials.

**SINGLE PARENT ALLOWANCE** is an allowance of 8s. 0d. to Widows, Widowers, and Unmarried Mothers with dependent children age 0—18.

**INDIVIDUAL COMFORTS ALLOWANCE**

**INDIVIDUAL COMFORTS ALLOWANCE** includes recreation, amusements, travelling, tobacco, sweets, and medical attention other than National Health Insurance (i.e., to cover expenses outside the bare necessities of continued physical health).

Man and Wife . . . . . 8s. 6d.  
 Male, age 17 and over . . . . . 2s. 6d.  
 " " 14—13 . . . . . 1s. 0d.  
 Female, age 17 and over . . . . . 2s. 0d.  
 " " 14—18 . . . . . 1s. 0d.  
 Child, " 0—18 . . . . . 6d.  
 (Minimum, 4s. 6d.)

**INSURANCES (NATIONAL)**

Age.	Men.	Women.
66 and over	Not Insble.	Not Insble.
21 to 65	1s. 7d.	1s. 8d.
18 to 20	1s. 6d.	1s. 2d.
16 to 17	1s. 2d.	10d.
14 to 15	2d.	2d.

**ATWATER-CLARK SCALE—PERSONAL ALLOWANCES.**

ADULTS (son)		(Mother)		CHILDREN						Insurances	No. of Persons 2  Total of Personal Allowances
Man, Wife, or Equivalent 14s. 6d.	Males		Females		10-18	6-9	5	2-4	0-1		
	17 or over	14 to 16	17 or over	14 to 16							
	9s. 6d.	8s. 8d.	8s. 6d.	8s.	4s.	3s. 6d.	8s.	5s.	4s. 6d.		
	9s. 6d.	8s. 8d.	8s. 6d.						1s. 3d.	-	19 5
	2s. 6d.	2s. 0d.								-	4 5

**METHOD**

1. Difference between rent of Corporation house 9s. and electricity 9s. 3d.  
 Type A. 2 . . . . . Estate W. . . . .  
 and house in Clearance Area . . . . . 7 6

1. P.A.C. Where applicant is in receipt of a grant from P.A.C. at the date of displacement Method 1 is used so that no additional charge shall fall on P.A.C. through re-housing

2. Deficit shown on Atwater-Clark Scale . . . . .

3. Difference between rent of Corporation house and presumed minimum rent of 5s. 0d. . . . .

**SINGLE PARENT ALLOWANCE**

PROPOSED RENT (excluding electricity) . . . . .

FINAL TOTAL . . . . .

ACTUAL INCOME . . . . .

DEFICIT . . . . .

SURPLUS . . . . .

PROPOSED REBATE . . . . .

METHOD ONE (PAC)

Approved by . . . . .

Date 24.10.1935

**NEW CASE.** Date Tenancy commenced . . . . .

**REINSTATEMENT.** Date last Rebate cancelled . . . . .

**REVISION** . . . . .



**SAN FRANCISCO HOUSING AUTHORITY  
APPLICATION FOR FAMILY DWELLING**

2703

DATE \_\_\_\_\_

REFERENCING AGENCY \_\_\_\_\_

1. Name (Surname) \_\_\_\_\_ Given Name \_\_\_\_\_ Race: White \_\_\_\_\_ Negro \_\_\_\_\_ Other \_\_\_\_\_ Phone No. \_\_\_\_\_  
 2. Mail Address: St. & No. \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ (Check) Vet. or Vet. Family \_\_\_\_\_ Service \_\_\_\_\_ Other \_\_\_\_\_  
 Without family \_\_\_\_\_ With family \_\_\_\_\_; 4. Verification of Vet. Status: Branch of Service: Army \_\_\_\_\_ Navy \_\_\_\_\_ Marines \_\_\_\_\_ Coast Guard \_\_\_\_\_ Serial No. \_\_\_\_\_  
 Date of entry \_\_\_\_\_ Place \_\_\_\_\_ Date of Discharge \_\_\_\_\_ Place \_\_\_\_\_  
 5. Citizenship: Native Born—Yes \_\_\_\_\_ No \_\_\_\_\_ Naturalized: Date \_\_\_\_\_ Place \_\_\_\_\_ Serial No. \_\_\_\_\_

No.	Names of Persons to Live in Home	Rel.	Sex	Age	Birthplace (State)	Occupation
1.						
2.						
3.						
4.						
5.						
6.						
7.						
8.						
9.						

Expected changes: Yes \_\_\_\_\_ No \_\_\_\_\_ Baby \_\_\_\_\_ Date \_\_\_\_\_; Pets: Yes \_\_\_\_\_ No \_\_\_\_\_

7. Present housing (check & describe) Substandard \_\_\_\_\_  
 No housing in locality \_\_\_\_\_ Overcrowded \_\_\_\_\_ Doubled up \_\_\_\_\_  
 Share facilities \_\_\_\_\_ No facilities \_\_\_\_\_ Excessive rent \_\_\_\_\_  
 Commuting distance to work \_\_\_\_\_  
 Forced to move \_\_\_\_\_ Verification \_\_\_\_\_

(Describe)  
 8. Previous address or permanent address: Fr. \_\_\_\_\_ To \_\_\_\_\_  
 St. No. \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_

9. Other income: No \_\_\_\_\_ Yes \_\_\_\_\_ (If yes, fill in below)  
 Commissions: \$ \_\_\_\_\_ per mo. Tips—average per mo. \$ \_\_\_\_\_  
 Meals: No. per day \_\_\_\_\_ per wk. \_\_\_\_\_; Pensions: \$ \_\_\_\_\_ per mo. Source \_\_\_\_\_  
 Contributions: \$ \_\_\_\_\_ per mo. Source \_\_\_\_\_

10. Allowable deductions: Social Security \_\_\_\_\_ Fed. Retire. \_\_\_\_\_  
 R. R. Retirement \_\_\_\_\_ Commute: \$ \_\_\_\_\_ per mo. \_\_\_\_\_  
 Union name and Local No. \_\_\_\_\_ Dues per mo. \$ \_\_\_\_\_  
 Contributions: \$ \_\_\_\_\_ per mo. Name and address of recipient \_\_\_\_\_  
 Relationship to head \_\_\_\_\_

I understand that this is not a contract and does not bind either party. I do hereby certify that the above is correct to the best of my knowledge and I have no objection to inquiries for the purpose of verification.

Interviewed and Witnessed: \_\_\_\_\_ Date \_\_\_\_\_

Signed \_\_\_\_\_

**11. Employment and Income last 12 months.**

No., Name & Add. of Emp.	Pd. of employ: Fr. _____ To _____	Rating _____
	Base _____ Per _____ Hrs. Wk. _____	Long _____
	S.S. _____	Sea duty _____
	Pd. of employ: Fr. _____ To _____	Base _____
	Base _____ Per _____ Hrs. Wk. _____	Allow _____
	S.S. _____	Subsidi _____

12. I hereby certify that \_\_\_\_\_ is employed by this Company and the above statements are correct.

Certified by (Name) \_\_\_\_\_ (Title) \_\_\_\_\_  
 I hereby certify that \_\_\_\_\_ is employed by this Company and the above statements are correct.

Certified by (Name) \_\_\_\_\_ (Title) \_\_\_\_\_

I hereby certify that the above statement of income made by (Name) \_\_\_\_\_ is correct.

Certified by (Commanding Officer) \_\_\_\_\_ (Title) \_\_\_\_\_

If the above verifications are not available, the following space may be used for statement attested to by Notary Public. (Income verification or verification of contributions.)